IN THE CLAIMS

Please amend claims 1, 5, 14 and 18 as follows:

1. (Amended) A method for conducting cashless transactions, comprising the steps of:

receiving, at a first network device associated with a seller, information identifying a product intended to be purchased at a purchase price by a purchaser, the purchase price to be paid by a transfer to the seller of funds on deposit in or credited to an account of the purchaser, the identity of the purchaser account being unknown to the seller;

transmitting over a network, to a second network device associated with a financial institute at which the purchaser account is maintained, an authorization of the purchaser to pay the purchase price for the identified product through the transfer to the seller of the funds from the purchaser account;

determining if the funds in the purchaser account are sufficient with respect to the purchase price; and

transmitting over the network, <u>from the second network device</u> to the first network device, an authorization of the financial institute for the seller to proceed with delivery of the identified product, the authorization being transmitted only <u>if the funds are determined to be sufficient.</u>

5. (Amended) A method according to claim 3, wherein:

the third information is transmitted responsive <u>only</u> to the selecting the payment of the purchase price by the transfer of the funds.

14. (Amended) A system according to claim 11, wherein:

the third network device is further configured to transmit, to the second network device via the network, the third information responsive <u>only</u> to receiving the second input.

18. (Amended) An article of manufacture for conducting cashless transactions over a network having a plurality of network stations, comprising:

a computer readable storage medium; and

computer programming stored on the storage medium, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

generate a signal to establish a first network communications link, with a first network station associated with a seller;

receive from the first network station, via the first network communications link, first information identifying a plurality of products available for purchase from the seller, a plurality of purchase prices each associated with a respective one of the plurality of products, and a plurality of payment options including payment of the purchase price by a transfer to the seller of funds from an account of a purchaser and payment by at least one of credit card and debit card;

display the first information;

receive first inputs from the purchaser selecting a product from the plurality of products and a payment of the purchase price by the transfer of the funds from the plurality of payment options;

automatically generate, responsive only to the selection of the payment of the purchase price by the transfer of the funds, a signal to establish a second network communications link with a second network station associated with a financial institute with which the account is maintained;

transmit to the first network station, via the first network communications link, second information identifying the selected product, and the identity of the purchaser, without identifying the account;

transmit to the second network station, via the second network communications link, third information identifying the selected product, the purchase price of the selected product, and the identity of the purchaser;

receive from the second network station, via the second network communications link, a request to approve payment of the purchase price by the transfer by the financial institute to the seller of the funds;

receive second inputs from the purchaser approving payment of the purchase price for the selected product by the transfer by the financial institute to the seller of the funds;

transmit to [a] the second network station, via the second network communications link, fourth information representing the purchaser approval of the payment of the purchase price for the selected product by the transfer by the financial institute to the seller of the funds; and

receive, via the second network communications link, fifth information representing an account statement indicating that the funds have been transferred from the account by the financial institute to the seller in payment of the purchase price of the selected product; and

display the fifth information.